

Introduction

Savant Investment Advisers, Inc. is an Investment Adviser registered with the U.S. Securities and Exchange Commission. We feel it is important to for you to understand how advisory and brokerage services and fees differ in order to determine which type of account or service is right for you.

There are free and simple tools available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

As an investment adviser, Savant Investment Advisers offers investment advisory services to you for a fixed fee, or an ongoing asset-based fee based on the value of your account. Our advisory services include financial planning and investment management services. As part of our investment management services to you, we will regularly monitor your investments on an ongoing basis, as part of our standard services. Please refer to Item 4 of our Form ADV Part 2A for further information.

We manage accounts on a discretionary basis, which means we do not need to call you when buying or selling investments in your account. You will sign an investment management agreement and limited power of attorney giving us this authority. This agreement will remain in place until you or we terminate our relationship. We also manage accounts on a non-discretionary basis, which means that you make the ultimate decision regarding buying or selling investments in your account. Please refer to Item 16 of our Form ADV Part 2A for further information.

- We are an independent investment advisory firm.
- We do not limit our advice and services to proprietary products or a limited menu of products or investments.
- Our minimum account size is \$5,500. Please refer to Item 7 of our Form ADV Part 2A for further information.

Questions to Ask Us:

- *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications means?*

What fees will I pay?

Fees and costs affect the value of your account over time and vary depending on certain factors and are negotiable. Please ask our representative to give you personalized information on the fees and costs you will pay. Ongoing asset-based fees are paid quarterly in advance, based on the previous quarter's ending account value. Financial planning fees are a fixed rate depending on complexity. One-time advisory services are charged on an hourly rate depending on complexity.

A possible conflict of interest is that our incentive is to increase the value of your account over time, which will increase our fees over time.

The broker-dealer ("custodian") that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Please refer to Item 5 of our Form ADV Part 2A for further information.

Question to Ask Us:

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment adviser? How does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. Savant Investment Adviser's revenue is from the advisory fees we collect from our clients' accounts each quarter. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. For additional information on conflicts of interest, please see our Form ADV Part 2A.

We have an incentive to increase the amount of investments we manage which could bias our advice towards investing.

Question to Ask Us:

- *How might your conflicts of interest affect me, and how will you address them?*

How do our financial professionals make money?

Our financial professionals are employees of the firm are paid a fixed salary. Separate and apart from their registration as Advisory Representatives of Savant Investment Advisers, Inc, they are also Registered Representatives of Osaic Wealth, Inc, which can impact their recommendations to you

Do you or your financial professionals have legal or disciplinary history?

No. Visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our investment advisory services on the SEC's website www.adviserinfo.sec.gov by searching CRD #121794. You may also contact our firm at (708) 799-7477 or Ldcameron@pimfinancial.com to request a current copy of our Form ADV Part 2 or up-to-date Form ADV Part 3 – this relationship summary.

Questions to Ask Us:

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser or a broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*

Exhibit

Since the last filing of this Form ADV Part 3, dated August 1, 2023, we have updated disclosure regarding where to find additional information and conflicts of interest related to the compensation structure of our financial professionals.